

Information to identify the case:		
Debtor 1	<b>Jason M. Mullins</b>	Social Security number or ITIN <b>xxx-xx-0978</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Danielle R. Mullins</b>	Social Security number or ITIN <b>xxx-xx-9684</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>15-10575-TPA</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason M. Mullins

Danielle R. Mullins  
fka Danielle R. Lewsader

10/7/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jason M. Mullins  
Danielle R. Mullins  
Debtor(s)

Case No. 15-10575-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 07, 2020

User: nsha  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Jason M. Mullins, Danielle R. Mullins, 106 State Route 3005, Kennerdell, PA 16374-1522
14050882	+ Aes/pheaafm, Pob 61047, Harrisburg, PA 17106-1047
14050888	+ Clintonville Sewer & Water Auth. 2013, PO Box 292, Clintonville, PA 16372-0292
14050890	Dale Woodard Gent law Firm, Re: Clintonville Sewer & Water Authority, c/o Joseph H. Keebler, Jr., 1030 Liberty Street, Franklin, PA 16323-1298
14050893	Farmers Natl Bk Emlent, Emlenton, Emlenton, PA 16373
14050894	+ First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
14063855	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14104926	+ PNC BANK, NATIONAL ASSOCIATION, Att: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14050897	+ PNC Bank, PO Box 5243, MS#BR-YB-58-010-08, Cleveland, OH 44101-0243
14050898	+ Route 8 Auto Sales, 684 Seneca Street, Oil City, PA 16301-5658
14050900	Synch/dicks, P.o. Box 965003, Adel, IA 50003
14050901	+ Transworld Systems Inc, University Of Pittsburgh Phys., 5 Penn Center West Ste 100, Pittsburgh, PA 15276-0126
14050903	UPMC East, PO Box 382059, Pittsburgh, PA 15250-8059
14050904	+ UPMC Magee, PO Box 382059, Pittsburgh, PA 15250-0001
14050905	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14050902	+ University Of Pittsburgh Phys., 200 Lothrop Street, Pittsburgh, PA 15213-2582

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Oct 08 2020 04:48:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14050883	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14113701	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14050886	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Citibank/The Home Depot, Po Box 790345, Saint Louis, MO 63179-0345
14050887	+ Email/Text: mediamanagers@clientservices.com	Oct 08 2020 01:47:00	Client Services, Inc., Re: Chase Bank USA Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
14050889	+ EDI: WFNNB.COM	Oct 08 2020 04:48:00	Comenitycb/dentalfirst, Po Box 182120, Columbus, OH 43218-2120

District/off: 0315-1

User: nsha

Page 2 of 3

Date Rcvd: Oct 07, 2020

Form ID: 3180W

Total Noticed: 38

14050891	+ EDI: WFNNB.COM	Oct 08 2020 04:48:00	Dental First Financing, PO box 659622, San Antonio, TX 78265-9622
14056901	EDI: DISCOVER.COM	Oct 08 2020 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14050892	+ EDI: DISCOVER.COM	Oct 08 2020 04:48:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14336147	EDI: ECMC.COM	Oct 08 2020 04:48:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14050895	+ Email/Text: bankruptcy@affglo.com	Oct 08 2020 01:49:00	Global Creid & Collection Corp., Re: Synchrony Bank, 5440 N. Cumberland, Suite 300, Chicago, IL 60656-1486
14050896	+ Email/Text: info@gcafcu.org	Oct 08 2020 01:48:00	Grove City Area Fcu, 1 Credit Union Way, Grove City, PA 16127-1897
14050884	EDI: JPMORGANCHASE	Oct 08 2020 04:48:00	Chase Card, 201 N. Walnut St//De1-1027, Wilmington, DE 19801
14050885	EDI: JPMORGANCHASE	Oct 08 2020 04:48:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14381451	Email/Text: peritus@ebn.phinsolutions.com	Oct 08 2020 01:50:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14102854	EDI: PRA.COM	Oct 08 2020 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14293695	EDI: Q3G.COM	Oct 08 2020 04:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14075508	EDI: Q3G.COM	Oct 08 2020 04:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14055831	EDI: RECOVERYCORP.COM	Oct 08 2020 04:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14050899	+ EDI: CITICORP.COM	Oct 08 2020 04:48:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
jdb	*+	Danielle R. Mullins, 106 State Route 3005, Kennerdell, PA 16374-1522

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: nsha

Page 3 of 3

Date Rcvd: Oct 07, 2020

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:**

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Jason M. Mullins keenan662@gmail.com melindap662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Danielle R. Mullins keenan662@gmail.com melindap662@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6